

United States Bankruptcy Court
District of Arizona

In re:
JOHN H. BLAKE
JESSICA W WELTON
Debtors

Case No. 12-26227-BMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-4

User: bryantr
Form ID: 3180W

Page 1 of 2
Total Noticed: 50

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb
tr
11880009 +JOHN H. BLAKE, JESSICA W WELTON, 12400 E 8th Street, TUCSON, AZ 85748-7134
+DIANNE C. KERNS, 7320 N. LA CHOLLA #154 PMB 413, TUCSON, AZ 85741-2354
+DIRECT LOAN, Acct No xxxx4813, US DEPT OF EDUCATION, PO BOX 5202,
Greenville TX 75403-5202
11880011 +Earhart Tractor, 4350 S. Palo Verde, Tucson AZ 85714-2034
11880012 +HOME DEPOT, Acct No 5202, PO BOX 790328, Saint Louis MO 63179-0328
11880013 +HOME DEPOT, Acct No xxxx-0153, PO BOX 790328, Saint Louis MO 63179-0328
11880018 +NORTHLAND GROUP, INC., Acct No xxxx-2535, P.O. BOX 390905, MINNEAPOLIS MN 55439-0905
11880543 +Northland Group, PO Box 390905, Minneapolis MN 55439-0905
11893864 +Northland Group, Inc., PO Box 39086, Minneapolis MN 55439-0086
11880019 +++PATRICK SIDDALL, 900 ARBOR AVENUE, UNIT 32, FORT COLLINS, CO 80526-3177
11922548 +PIMA COUNTY, C/O PIMA COUNTY ATTORNEY'S OFFICE, 32 N. STONE AVENUE, SUITE 2100,
TUCSON, AZ 85701-1458
11880021 SIGNAL GATES, 1800 S. VALLEY VIEW BLVD, Tucson AZ 85713
11926617 +U.S. Department of Education, P.O. Box 5609, Greenville, TX 75403-5609
11880026 WELLS FARGO NATIONAL BANK, Acct No xxxx-4365, PO BO X 660431, Dallas TX 75266-0431
11880025 +Wells Fargo, Acct No xxxxl963, 12888 W. Broad St, Henrico VA 23233-7400
11880024 +Wells Fargo, Acct No xxxx5125, 12888 W. Broad St, Henrico VA 23233-7400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

EDI: AZDEPREV.COM Feb 02 2018 23:48:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
cr +EDI: AISACG.COM Feb 02 2018 23:48:00 COMPASS BANK, ADS AS AGENT, P.O. BOX 4138,
HOUSTON, TX 77210-4138
cr +EDI: AISACG.COM Feb 02 2018 23:48:00 Compass Bank, P.O. BOX 201347,
ARLINGTON, TX 76006-1347
11879996 +EDI: AMEREXPR.COM Feb 02 2018 23:48:00 AMERICAN EXPRESS, Acct No xxxx-x1003,
SPECIAL RESEARCH, PO BOX 981540, EL PASO TX 79998-1540
11923533 +EDI: AZDEPREV.COM Feb 02 2018 23:48:00 ARIZONA DEPARTMENT OF REVENUE,
SPECIAL OPERATIONS UNIT, 7TH FLOOR, 1600 W. MONROE, PHOENIX, AZ 85007-2612
11879997 +EDI: AZDEPREV.COM Feb 02 2018 23:48:00 ARIZONA DEPARTMENT OF REVENUE, BANKRUPTCY UNIT,
1600 W MONROE RM 110, PHOENIX AZ 85007-2612
12119961 EDI: BECKLEE.COM Feb 02 2018 23:48:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
11880000 EDI: CHASE.COM Feb 02 2018 23:48:00 CHASE, Acct No xxxx9123, PO BOX 94014,
PALATINE IL 60094-4014
11879998 EDI: CHASE.COM Feb 02 2018 23:48:00 CHASE, Acct No xxxx-1600, PO BOX 15548,
Wilmington DE 19886-5548
11879999 EDI: CHASE.COM Feb 02 2018 23:48:00 CHASE, Acct No xxxx-4823, PO BOX 94014,
PALATINE IL 60094-4014
11880001 EDI: CITICORP.COM Feb 02 2018 23:48:00 CITI CARDS, Acct No xxxx-2535, CORRESPONDENCE,
PO BOX 660370, Dallas TX 75266-0370
12228815 +E-mail/Text: bkr@taxva.com Feb 03 2018 00:06:35 COMMONWEALTH OF VIRGINIA,
DEPT OF TAXATION, PO BOX 2156, RICHMOND, VA 23218-2156
11880006 +E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:04 COMPASS BANK,
Acct No xxxx-5426, ATTN: BANKRUPTCY DEPT, PO BOX 10566, BIRMINGHAM AL 35202-0566
11880005 +E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:05 COMPASS BANK,
Acct No xxxx9882, ATTN: BANKRUPTCY DEPT, PO BOX 10566, BIRMINGHAM AL 35202-0566
11880004 E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:04 COMPASS BANK,
Acct No xxxx3700, TX-DA-PL-SBA, PO BOX 797808, Dallas TX 75379-7808
11912788 +E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:05 Compass Bank,
P.O. Box 10566, Birmingham, AL 35296-0001
11880007 E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:05 Compass Mortgage,
Acct No xxx-xxx-xxxxxx0914, PO BOX 830696, Birmingham AL 35283-0696
11880008 E-mail/Text: defaultspecialty.us@bbva.com Feb 03 2018 00:06:05 Compass Mortgage,
Acct No xxxx9666, PO BOX 830696, Birmingham AL 35283-0696
11880010 EDI: DISCOVER.COM Feb 02 2018 23:48:00 DISCOVER, Acct No xxxx4941, PO BOX 29033,
Phoenix AZ 85038-9033
11888742 EDI: DISCOVER.COM Feb 02 2018 23:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
11893865 EDI: RMSC.COM Feb 02 2018 23:48:00 GE Capital Retail Bank, PO Box 965004,
Orlando FL 32896-5004
11880014 E-mail/Text: bk@hughesfcu.org Feb 03 2018 00:06:28 HUGHES FEDERAL CREDIT UNION,
Acct No xx0822, PO BOX 11900, TUCSON AZ 85734-1900
11880015 EDI: IRS.COM Feb 02 2018 23:48:00 IRS CENTRALIZED INSOLVENCY,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
11880017 EDI: RMSC.COM Feb 02 2018 23:48:00 LOWES, Acct No xxxxxxxx-945-5, P.O. BOX 530914,
Atlanta GA 30353-0914
11987207 EDI: PRA.COM Feb 02 2018 23:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14178471 EDI: Q3G.COM Feb 02 2018 23:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11880020 +EDI: NAVIENTFKASMSERV.COM Feb 02 2018 23:48:00 SALLIE MAE, Acct No xxxx4805,
ATTN: CLAIMS DEPARTMENT, PO BOX 9500, Wilkes Barre PA 18773-9500
11880022 EDI: WTRRNANK.COM Feb 02 2018 23:48:00 TARGET NATIONAL BANK, Acct No xxxx-9719,
PO BOX 660170, Dallas TX 75266-0170
12288581 +E-mail/Text: bncmail@w-legal.com Feb 03 2018 00:06:18 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
11880002 E-mail/Text: bkr@taxva.com Feb 03 2018 00:06:35 COMMONWEALTH OF VA, Acct No xxxx7034,
PO BOX 1880, Richmond VA 23218
11880003 E-mail/Text: bkr@taxva.com Feb 03 2018 00:06:35 Commonwealth of Virginia,
Acct No xxxx2559, Department of Taxation, PO box 1880, Richmond VA 23218-1880
11880023 E-mail/Text: bkr@taxva.com Feb 03 2018 00:06:35 Virginia Department of Taxation,
Office of Customer Services, P.O. Box 1115, Richmond VA 23218-1115
11952294 +EDI: WFFC.COM Feb 02 2018 23:48:00 Wells Fargo Bank, PO Box 10438,
Des Moines, IA 50306-0438
11960600 EDI: WFFC.COM Feb 02 2018 23:48:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr UNITED STATES OF AMERICA - IRS
cr* +COMPASS BANK, P.O. BOX 10566, BIRMINGHAM, AL 35296-0001
cr* +PIMA COUNTY, C/O PIMA COUNTY ATTORNEY'S OFFICE, 32 N. STONE AVE., STE. 2100,
TUCSON, AZ 85701-1458
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
11880016* IRS CENTRALIZED INSOLVENCY, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
11962666* +Patrick Siddall, 900 Arbor Ave Unit 32, Fort Collins CO 80526-3177

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

ADAM B. NACH on behalf of Creditor Compass Bank adam.nach@azbar.org,danica.kolb@lane-nach.com,
deborah.mckernan@lane-nach.com
DENISE ANN FAULK on behalf of Creditor UNITED STATES OF AMERICA - IRS denise.faulk@usdoj.gov,
lisa.startup@usdoj.gov,pamela.vavra@usdoj.gov
DIANNE 5 KERNS on behalf of Trustee DIANNE C. KERNS mail@dcktrustee.com, ecf@dcktrustee.com,
dckerns@dcktrustee.com
DIANNE C. KERNS mail@dcktrustee.com, ecf@dcktrustee.com,dckerns@dcktrustee.com
JOEL F. NEWELL on behalf of Creditor Compass Bank Joel.Newell@Lane-Nach.com,
danica.kolb@lane-nach.com,deborah.mckernan@lane-nach.com,tturner@lane-nach.com
KING GRANT WINSTON on behalf of Creditor PIMA COUNTY pcaocvbk@pcao.pima.gov
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 7

Information to identify the case:

Debtor 1 **JOHN H. BLAKE**
First Name Middle Name Last Name
Debtor 2 **JESSICA W WELTON**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6632**

EIN --_-----

Social Security number or ITIN **xxx-xx-2559**

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **4:12-bk-26227-BMW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

JOHN H. BLAKE

JESSICA W WELTON
fka Jessica Siddall2/2/18**By the court:** Brenda Moody Whinery
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.